

**ENFORCEMENT
OF
ACT NO. 135 OF THE PUBLIC ACTS OF 1977**

**KEN ROSS
COMMISSIONER**

**OFFICE OF FINANCIAL AND INSURANCE REGULATION
MICHIGAN DEPARTMENT OF ENERGY, LABOR AND ECONOMIC
GROWTH**

December 31, 2009

MCL 445.1608(2) requires the Commissioner of the Office of Financial and Insurance Regulation (OFIR) to report annually to the House and Senate committees overseeing civil rights and housing issues regarding the enforcement of 1977 PA 135, commonly known as the Mortgage Anti-Redlining Act (Act). The enforcement activities undertaken by OFIR during 2009 are as follows:

- OFIR monitored overall lender compliance with the Act during the course of its examinations of state-chartered financial institutions.
- Examiners asked senior institution officials to complete a checklist that focuses on specific compliance requirements of the Act. If a response to a question on the checklist disclosed an area of possible noncompliance, examiners followed up with the lender to assure that it understands the requirements of the Act.
- While on-site at the institution, examiners also reviewed the signage and brochures to assure compliance with the Act.

If a violation of the Act were to be found, OFIR would work to bring the lender into compliance with the Act.

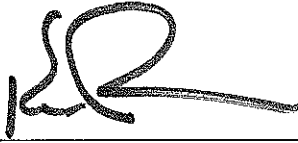
MCL 445.1608(1) requires OFIR to investigate complaints that the Act was violated by a credit granting institution. During 2009, OFIR received no complaints alleging a violation of the Act.

MCL 445.1608(3) requires the Commissioner to annually inform the governor, legislature and press of the availability of information collected pursuant to the federal Home Mortgage Disclosure Act (HMDA).

A press release has been issued by OFIR announcing the availability of HMDA 2008 data. The press release can be accessed at the OFIR web site,

http://www.michigan.gov/dleg/0,1607,7-154-10573_11472-230223--,00.html.

Both summary and institution specific information is available to the public in a variety of media formats from the Federal Financial Institutions Examination Council (FFIEC) and can be accessed at www.ffiec.gov/hmda. An order form and ordering instructions are available at www.ffiec.gov/hmda/orderform.htm to obtain specific information.



Ken Ross
Commissioner

12-31-09

Date